

REMARKS

Claims 1 – 7 and 9 - 20 are pending in the present application. Claim 8 is being canceled by the present amendment. Reconsideration of the application is respectfully requested.

In section 3 of the Office Action, claims 1 – 17 and 20 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent Application Publication No. 2003/0004868 to Early et al. (hereinafter “the Early et al. publication”). The application contains three independent claims, namely claims 1, 11 and 12. Applicants are clarifying an aspect of claims 1, 11 and 12 that is neither disclosed nor suggested by the Early et al. publication.

Claim 1 provides for a computer-implemented method of providing a credit limit. The method includes, *inter alia*, retrieving an aggressive value from an aggressive model of business data associated with an entity, and retrieving a conservative value from a conservative model of business data associated with said entity. The aggressive and conservative models perform an historical analysis of credit demand of entities that are represented in a business information database and have a profile substantially similar to said entity.

The Early et al. publication is directed toward a technique for managing a credit card having an adjustable credit limit (Abstract). The card issuer tracks the cardholder’s use of the credit card to ensure that the cardholder does not spend beyond his or her ability to pay the outstanding balance (para. 0019). To track the cardholder's use, a Tier 1 and a Tier 2 limit may be established for the cardholder, where, for example, the Tier 2 limit may correspond to the credit limit of the account, while the Tier 1 limit may correspond to a lower limit signaling when the Tier 2 limit is close to being exceeded (para. 0020). With reference to FIG. 5, the Early et al. publication describes a system in which a processor 508 may determine the credit risk associated with a cardholder based on the cardholder's overall credit history, the cardholder's account history (e.g., number of missed or late payments, number of over limit transactions, etc.), as well as the current status of the account (e.g., outstanding balance, minimum next payment due, etc) (para. 0030).

Thus, the Early et al. publication specifically mentions that the determination of credit risk can be based on factors such as cardholder's overall credit history, the cardholder's account history, and current status of the account. Such factors are specifically based on the behavior of the cardholder. The Early et al. patent does not describe the determination of credit risk being based on an evaluation of the behavior of entities other than the cardholder. Consequently, the Early et al. publication does not disclose that the aggressive and conservative models perform **an historical analysis of credit demand of entities** that are represented in a business information database and have a profile substantially **similar to said entity**, as recited in claim 1. Thus, Applicants respectfully submit that the Early et al. publication does not anticipate claim 1.

Claims 11 and 12 each include recitals similar to those of claim 1, as described above. Therefore, claims 11 and 12, for reasoning similar to that of claim 1, are also novel over the Early et al. publication.

Claims 2 – 7, 9 and 10 depend from claim 1, and claims 13 – 17 and 20 depend from claim 12. By virtue of these dependencies, claims 2 – 7, 9, 10, 13 – 17 and 20 are also novel over the Early et al. publication.

Claim 8 is canceled. As such, the rejection thereof is rendered moot.

Applicants are requesting reconsideration and a withdrawal of the section 102(e) rejection of claims 1 – 17 and 20.

In section 4 of the Office Action, claims 18 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Early et al. patent.

Claims 18 and 19 depend from claim 12. Applicants respectfully submit that whereas the Early et al. patent specifically seeks to ensure that the cardholder does not spend beyond his or her ability to

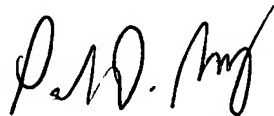
pay the outstanding balance, in the Early et al. publication, there is no apparent motive to evaluate the credit demand by entities other than the cardholder. Accordingly, Applicants submit that the Early et al. publication neither discloses nor suggests that the aggressive and conservative models perform **an historical analysis of credit demand of entities** that are represented in a business information database and have a profile substantially **similar to said entity**, as recited in claim 12. Hence, claim 12, and claims 18 and 19, by virtue of their dependence on claim 12, are all patentable over the Early et al. publication.

Applicants are requesting reconsideration and a withdrawal of the section 103(a) rejection of claims 18 and 19.

As mentioned above, Applicants are clarifying an aspect of claims 1, 11 and 12 that is neither disclosed nor suggested by the Early et al. publication. Additionally, Applicants are amending claim 9 so that it depends from claim 1.

In view of the foregoing, Applicants respectfully submit that all claims presented in this application patentably distinguish over the prior art. Accordingly, Applicants respectfully request favorable consideration and that this application be passed to allowance.

Respectfully submitted,



Paul D. Greeley
Reg. No. 31,019
Attorney for the Applicants
Ohlandt, Greeley, Ruggiero & Perle, L.L.P.
One Landmark Square, 10th Floor
Stamford, CT 06901-2682
Tel: 203-327-4500
Fax: 203-327-6401

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